



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office

NOTICE OF ALLOWANCE AND ISSUE FEE DUE

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022913

TM11/0717

WORKMAN NYDEGGER & SEELEY
1000 EAGLE GATE TOWER
60 EAST SOUTH TEMPLE
SALT LAKE CITY UT 84111

APPLICATION NO.	FILING DATE	TOTAL CLAIMS	EXAMINER AND GROUP ART UNIT	DATE MAILED
09/118,668	07/17/98	027	RIMELL, S	2166 07/17/01
First Named Applicant	PETERSON,	35 USC 154(b) term ext.	=	0 Days.

TITLE OF INVENTION ELECTRONIC CREATION, SUBMISSION, ADJUDICATION, AND PAYMENT OF HEALTH INSURANCE CLAIMS

ATTY'S DOCKET NO.	CLASS-SUBCLASS	BATCH NO.	APPLN. TYPE	SMALL ENTITY	FEES DUE	DATE DUE
2 14689.1	705-004.000	J21	UTILITY	YES	\$620.00	10/17/01

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT.
PROSECUTION ON THE MERITS IS CLOSED.**

**THE ISSUE FEE MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS
APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED.**

HOW TO RESPOND TO THIS NOTICE:

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If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

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If the SMALL ENTITY is shown as NO:

- A. Pay FEE DUE shown above, or
- B. File verified statement of Small Entity Status before, or with, payment of 1/2 the FEE DUE shown above.

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III. All communications regarding this application must give application number and batch number.

Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

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09/118,668	07/17/98	027	RIMELL, S	2160 07/16/01
First Named Applicant	PETERSON,	35 USC 154(b) term ext.	0 days	

TITLE OF ELECTRONIC CREATION, SUBMISSION, ADJUDICATION, AND PAYMENT OF HEALTH INVENTION INSURANCE CLAIMS

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Notice of Allowability	Application No.	Applicant(s)
	09/118,668	PETERSON ET AL.
	Examiner Sam Rimell	Art Unit 2166

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to Amendment of 5/1/01.
 2. The allowed claim(s) is/are 1-4, 6-8 and 10-29.
 3. The drawings filed on 17 July 1998 are accepted by the Examiner.
 4. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- * Certified copies not received: _____.
5. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - (a) The translation of the foreign language provisional application has been received.
 6. Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

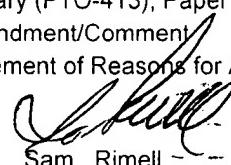
7. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. CORRECTED DRAWINGS must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No. _____.
 - (b) including changes required by the proposed drawing correction filed _____, which has been approved by the Examiner.
 - (c) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|---|---|
| <input type="checkbox"/> Notice of References Cited (PTO-892) | <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | <input type="checkbox"/> Interview Summary (PTO-413), Paper No. _____. |
| <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. <u>11</u> . | <input type="checkbox"/> Examiner's Amendment/Comment |
| <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material | <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | <input type="checkbox"/> Other |



Sam Rimell
Primary Examiner
Art Unit: 2166

Reasons For Allowance

Independent claim 1: The closest prior art reference is Claimsnet.com. Claim 1 has been amended to state that before adjudication occurs, the health care provider may know whether the claim is manually adjudicated by an adjudicator or automatically adjudicated. Claimsnet.com does not provide for manual adjudication by an adjudicator, and thus claim 1 distinguishes over Claimsnet.com.

Independent claim 8: The closest prior art is Claimsnet.com. Claim 8 has been amended to recite the step of having the healthcare provider learn, without modification of the claim, that the claim is either manually adjudicated by an adjudicator or automatically adjudicated. Claimsnet.com does not provide any party with such information, and thus claim 8 distinguishes from Claimsnet.com.

Independent claim 12: The closest prior art is Claimsnet.com. Claim 12 has been amended to further recite that the means for the health care provider to determine the adjudication status also provides the health care provider with knowledge on whether the claim is to be manually adjudicated by an adjudicator or automatically adjudicated, prior to submission of the claim. Claimsnet.com does not disclose such a means, and thus claim 12 distinguishes from Claimsnet.com.

Independent claim 21: The closest prior art is Claimsnet.com. Claim 21 has been amended to further recite that the means for the health care provider to determine the adjudication status also provides the health care provider with knowledge on whether the claim is to be manually adjudicated by an adjudicator or automatically adjudicated. Claimsnet.com does not disclose such a means, and thus claim 21 distinguishes from Claimsnet.com.

Independent claim 29: The closest prior art is Claimsnet.com. Claim 29 has been amended to recite that the claim adjudication status check module returns a response indicating whether the claim is to be manually adjudicated by an adjudicator or automatically adjudicated. Claimsnet.com does not

(Cont.)

disclose such a module, and thus claim 29 distinguishes from Claimsnet.com.

JAN RIMEL
PRIMARY EXAMINER
AU 2 REG

Examiner's Search

Performed January 21, 2001

U.S. Classification Search: Searched 705/1; 705/2; 705/3; 705/4.
Relevant document, U.S. Pat. 6,112,183.

Text Search Performed using EAST system in U.S. database:

Terms: "internet and claim\$ and payment and doctor"; no relevant hits.

"internet and claim and payment and insurance"; found U.S. Pats. 6,003,007 and 5,911,132 as relevant

"adjudication and internet"; no relevant hits.

"adjudication and network"; found U.S. patent 5,930,759 as relevant.

Text Search Performed using EAST system in EPO, JPO, Derwent and IBMTDB:

Same search strategy as above with no relevant hits.

Text Search Using Proquest:

Terms: "insurance and internet" produced "Healtheon" publication as most relevant.

"internet and insurance and claims and processing"
produced "claimsnet" document.

Internet: Searched for "claimsnet.com" website to produce website documents, based on the finding from Proquest above.

Dialog: Search strategy attached to file.

- U.S. CLASSIFICATION SEARCH UPATED 7/16/01